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SAMPLE A SAMPLE - L01 ADULT 1YEAR
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789

### **RE:** Notice of Security Incident

Dear Sample A. Sample:

Schafer Richardson is writing to notify you of a recent data security incident that may have impacted the security of some of your information. Although at this time there is no indication that your information has been misused in relation to this incident, we are providing you with information about the incident, our response to it, and information related to what you may do to better protect your information, should you feel it appropriate to do so.

**What Happened?** On or about September 13, 2021, we became aware of suspicious activity relating to our network systems and immediately launched an investigation to determine the nature and scope of the activity. The investigation determined that an unauthorized actor gained access to certain systems between August 31, 2021 and September 13, 2021, and accessed certain information stored on the systems.

Although there is no indication that your information has been misused in relation to this incident, in an abundance of caution, we undertook a comprehensive and time-intensive review of all involved files to determine if they contained sensitive information. This review was recently completed and determined that your information was present in potentially impacted files.

What Information Was Involved? Our investigation determined that the following types of your information were included in the potentially impacted files: [Extra1] and name.

What We Are Doing. We have strict security measures in place to protect information in our care. Upon learning of this incident, we quickly took steps to confirm the security of our systems and investigate the incident. We worked quickly to secure our systems and implement additional network and endpoint monitoring. We notified the FBI of this incident and are notifying regulators, as necessary.

Although we are unaware of any misuse of your information as a result of this incident, as an additional precaution, Schafer Richardson is offering you access to twelve (12) months of complimentary credit monitoring services through Experian. Details of this offer and instructions on how to activate these services are enclosed with this letter.

What You Can Do. Please review the enclosed "Steps You Can Take to Help Protect Your Information," which contains information on what you can do to better safeguard against possible misuse of your information.

For More Information. We understand that you may have questions about this incident that are not addressed in this notice. If you have additional questions or concerns, please call our toll-free dedicated assistance line at (855) 246-9432. This toll-free line is available Monday through Friday from 8:00am – 10:00pm and Saturday and Sunday from 10:00am – 7:00pm CST (excluding major U.S. holidays). Be prepared to provide your engagement number B022272.

We sincerely regret any inconvenience this event may cause you. We remain committed to safeguarding the information in our care and will continue to take steps to safeguard the security of our network systems.

Sincerely,

Schafer Richardson

## Steps You Can Take to Help Protect Your Information

### **Enroll in Credit Monitoring**

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>sm</sup> for twelve (12) months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for twelve (12) months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary twelve (12) months membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by March 31, 2022 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- Provide your activation code: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (855) 246-9432 by March 31, 2022. Be prepared to provide engagement number B022272 as proof of eligibility for the Identity Restoration services by Experian.

# ADDITIONAL DETAILS REGARDING YOUR TWELVE (12) MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian Identity Works ExtendCARE<sup>tm</sup>: You receive the same high-level of Identity Restoration support even after your Experian Identity Works membership has expired.
- \$1 Million Identity Theft Insurance\*\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

<sup>\*\*</sup> The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



<sup>\*</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

### **Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to five years;
- 5. Proof of current address, such as a current utility bill or telephone bill;
- 6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/cred	https://www.experian.com/hel	https://www.transunion.com/credi
it-report-services/	p/	t-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069	Experian Fraud Alert, P.O.	TransUnion Fraud Alert, P.O. Box
Atlanta, GA 30348-5069	Box 9554, Allen, TX 75013	2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788	Experian Credit Freeze, P.O.	TransUnion Credit Freeze, P.O.
Atlanta, GA 30348-5788	Box 9554, Allen, TX 75013	Box 160, Woodlyn, PA 19094

#### **Additional Information**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; <a href="www.identitytheft.gov">www.identitytheft.gov</a>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 441 4th St. NW #1100 Washington, D.C. 20001; 202-727-3400; and oag@dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <a href="www.oag.state.md.us">www.oag.state.md.us</a>. Schafer Richardson is located at 900 North Third Street, Minneapolis, MN 55401.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and <a href="www.ncdoj.gov">www.ncdoj.gov</a>.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <a href="https://ag.ny.gov/">https://ag.ny.gov/</a>.